Because of the tremendous number of credit reports handled, the possibility of *error* is always present. Perhaps the most frequent error involves mistaken identity; that is, a derogatory item is entered on the record of one individual which, in fact, involves another individual with a similar name.

Incompleteness also is characteristic of the system. Staff Reporter Stanford N. Sesser of the *Wall Street Journal* pointed out in a recent article that in the New York City metropolitan area each year about 780,000 derogatory items are filed. The vast majority of them, about 550,000, are information on lawsuits filed, gleaned from court records. How the lawsuits are settled never gets recorded. An industry official, interviewed by Sesser, claimed that checking the disposition of cases would be too expensive.

The opportunity for *malicious* derogatory reports is also ever-present. Suppose a man gets a transmission job on his car, drives three blocks and has the transmission fall out on the street. He feels he shouldn't have to pay for this, and he doesn't. But the transmission shop can—and in many cases does—retaliate by turning in a derogatory report to the credit agency.

A CONSPIRACY OF SILENCE

When consumers rae refused credit for no apparent reason, their natural reaction is to attempt to find out why. In most cases it is all but impossible to do so because the credit bureaus and their customers have erected a wall of silence around their operations to protect them from law suits. Although for $25–$50 one can buy a credit bureau's services and get information on perhaps millions of other persons, an individual is never allowed to see his own credit report. The most any agency will do is accept a written complaint which may or may not be checked out.

Again and again there have been reports from individuals who have unsuccessfully sought information upon refusal of credit, or have obtained information only after great effort. Recently, for example, a New York State assemblyman introduced a bill into the Legislature calling for disclosure to an individual of his own credit report. His action followed a personal incident. Turned down by a major credit card company, he was able to obtain information on the reason why only after considerable trouble and after identifying himself as a legislator. He then introduced a bill because as he put it: "What happens to the poor guy who walks off the street with no leverage?"

THE ZABLOCKI PROPOSAL

The measure proposed by Congressman ZABLOCKI simply would give every American citizen and consumer the right to see, and where necessary, to take steps to correct, his own credit records. It is based on the belief that a person should have the right to know the evidence used against him by potential creditors—just as he has a Constitutional right to confront witnesses against him—and to have the report corrected or amended if it is wrong or incomplete. In a sense then, the bill would establish some right of "due process" in credit for American consumers.

It would affect only credit reports made by credit agencies which operate in interstate commerce or make use of the facilities of interstate commerce. It would not, therefore, have any impact on merchant-to-merchant credit inquiries within a community. Further, the Federal Reserve Board would be empowered to oversee the operation of the law and to make exceptions in it if certain requirements are an undue burden on credit transactions. However, attempts to block disclosure by denying that an agency has made a report on an individual would be prohibited.

MORE COOPERATION IN PERSIAN GULF

(Mr. MONAGAN asked and was given permission to extend his remarks at this point in the RECORD.)

Mr. MONAGAN. Mr. Speaker, on February 21, 1968, in this Chamber I spoke of the critical situation in the Middle East—and particularly in the Persian Gulf—which has arisen because of the prospective withdrawal of the British from this area before 1971. At that time I stated that cooperation of the Trucial States, Iran and Saudi Arabia in effect or in actuality would be a necessity if subversion or aggression were to be resisted. I also pointed out the vital interest of the United States in that area and the danger which a radical disturbance of current arrangements there would hold for us. I also expressed the pleasure which all interested parties felt in the announcement that two of the Trucial States, Abu Dadabi and Dubai planned to join foreign policy, defense, and citizenship. This seemed to be a substantial step in the right direction.

Now has come the statement in this morning's press that the seven Trucial States and the Sheikdoms of Qatar and Bahrain are planning a federation to control defense, foreign affairs, and cultural matters. Of course, this position assumes the irrevocable character of the British decision which is violently disputed in Great Britain itself and which just conceivably might be reversed. However, planning must be carried on with the premise that British withdrawal, if anything, may even come before 1971.

This is encouraging news indeed and I am sure that all of us hope that this confederation will be implemented and that the work of creating a new structure to replace that of the British will be swiftly pursued.

All the support which the United States can give should be offered to support this confederation.

HOPEFUL STEPS IN MIDDLE EAST

(Mr. MONAGAN asked and was given permission to extend his remarks at this point in the RECORD.)

Mr. MONAGAN. Mr. Speaker, I read with great happiness the news in this morning's paper with the statement of Abba Eban that there finally seemed to be some movement toward discussions between the Arabs and Israelis under the auspices of Gunnar V. Jarring, the special representative of the United Nations.

On February 12, I pointed out to the House the urgent need for compromise by the parties to the June 5 war if any meaningful negotiations were to be achieved. I emphasized the serious results that might flow from a return of Mr. Jarring to the United Nations with a report that his efforts had been fruitless and that the disputants were holding to radically divergent and unrealistic positions.

My recent visit to the Middle East and my discussions with political, business, and public opinion leaders there and also at the prior Ditchley House Conference in England led me to the conclusion that a failure to negotiate now would have serious consequences not only for the parties but for the United States.

Therefore, the news that the extreme positions of the antagonists had been modified came as an encouraging and hopeful development.

With the objections to the form of the prospective meeting removed, it seems quite probable that progress can now be made toward a discussion of the substantive matters in argument: refugees, firm boundaries and free passage of the Suez Canal and the Gulf of Aqaba.

Although no real progress on the main issues can be claimed at this time, the fact is that the logjam blocking discussions has been broken and real movement is now possible toward a permanent arrangement that will provide a greater guarantee of permanent peace in that area.

We must recognize, of course, that the obstacles to complete agreement on all subjects are very great. Nevertheless, the emphasis now can be put upon "bargaining in good faith" rather than upon a possible return to war to settle the matters under dispute.

Under unanimous consent I include the article at this point in the RECORD:

[From the Washington (D.C.) Post, Fe. 27, 1968]

MIDEAST TALKS UNDER U.N. SEEN NAR

(By Robert H. Estabrook)

UNITED NATIONS, N.Y., February 26.—A possible new initiative in Arab-Israel peace discussions appeared to be opening today with the announcement that United Nations Special Representative Gunnar V. Jarring will return to New York briefly for casultations.

What seems likely is that Jarring as proposed a form of negotiations where Egypt, Jordan and Israel each would send delegates to meet in Cyprus under his chairmiship.

Israeli Foreign Minister Abba Eban said today in Jerusalem that his government had agreed to "a form of negotiations" of a sort "which Arab governments have utized in the past and which does not dert from precedent."

This was interpreted as a referen to the procedure employed in 1949 by Ralph Bunche now U.N. Under Secretary General whereby Israeli and Arab representatives m on the Island of Rhodes to conclude an mistice. Bunche often served as a "messger" between delegations.

[President Nasser of Egypt was understood to be ready to send represetives to such U.N. negotiations, the Lond Sunday Times reported from Cairo.]

Any face-to-face meeting now uld be a substantial concession on the p of the Arabs, who have declared that they uld not talk directly with the Israelis. But formula whereby Jarring would share thmeetings might enable them to say they hnot participated in direct negotiations.

Similarly, the recognition of a U. role in peace talks would be a concessiby Israel, which heretofore has insisted that would discuss borders and troop withdval only in direct negotiations.

A spokesman for Secretary Gene U Thant said Jarring was returning to t U.N. at Thant's request to consider "pble next steps and the prospect for ente upon a

new stage in the discussions." Jarring then will return to his headquarters in Nicosia, Cyprus.

Despite the limited tangible results so far from his frequent meetings in Jerusalem, Amman, and Cairo, diplomatic sources say that no party has wanted Jarring's mission to end. Reports that Israel has termed the mission a failure have been denied by Israeli sources here.

The Swedish diplomat arranged the release of 5000 Egyptian prisoners held by Israel, but his efforts to free 15 ships trapped in the Suez Canal collapsed after renewed fighting. Egypt ignored Israeli warnings in attempting to send a survey ship through part of the Canal.

Jarring was in Amman today and will visit Jerusalem Tuesday.

PEACEFUL USES OF ATOMIC ENERGY

(Mr. HARRISON asked and was given permission to extend his remarks at this point in the RECORD.)

Mr. HARRISON. Mr. Speaker, the nuclear genie unloosed by the necessities of World War II holds both potential for our destruction and promise for our betterment.

The peaceful uses of atomic energy are many and varied.

We know today that nuclear-run electrical powerplants are feasible. Nuclear power may eventually desalt the waters of our oceans for irrigation and consumption. We know from the success of project "Gasbuggy" in New Mexico last year, that a nuclear explosion can be safely used in stimulating the production of natural gas.

We feel as well that nuclear power can help to extract oil from shale in the enormously rich Green River Formation of Wyoming, Colorado, and Utah.

We know too little of what lies ahead of us for the full development of peaceful use of atomic energy.

There is evidence, however, that extraction of the key ingredient of nuclear power—uranium—can be extremely hazardous to the health of miners. These are among the reasons why I today introduce a joint resolution to create a Federal Committee on Nuclear Safety and Peaceful Development.

Envisioned in this resolution is a 15-member committee composed of a chairman, two Members of the House of Representatives, two Members of the Senate, the Secretaries of Interior, Commerce, Labor, Health, Education, and Welfare, and six members of the general public who are specially qualified to consider and evaluate the technological, economic, and sociological impact of the atomic energy program.

The Committee on Nuclear Safety and Peaceful Development will consider and assess:

First. How best to accelerate projects involving safe and peaceful uses of atomic energy with emphasis on the use of nuclear detonations to retort oil from shale and stimulate the production of natural gas,

Second. The health hazards encountered by persons engaged in the mining of uranium and other radioactive elements, and how best to safeguard against such hazards,

Third. Methods of effectively integrating atomic energy into the general energy complex of the United States so that reasonable priorities may be determined, and

Fourth. The impact of the subsidized atomic energy upon competitive industries not subsidized.

Whether nuclear power will continue to be simply an efficient means of military annihilation, or whether it will be allowed to better show the bright side of its Janus face and become the willing servant of industrial technology and economic expansion, will depend, to a great extent on actions taken by Congress.

I believe that the creation of a Federal Committee on Nuclear Safety and Peaceful Development would be one more means for us to not only understand, but to shape, the nuclear future of America and the free world.

PROTECTION OF DEFENSE FACILITIES AND CLASSIFIED INFORMATION

(Mr. WILLIS asked and was given permission to extend his remarks at this point in the RECORD.)

Mr. WILLIS. Mr. Speaker, a number of recent decisions in the Federal courts have had the serious effect of undermining the national effort to maintain the security of defense facilities, the security of classified information released to industry, and the security of vessels and waterfront facilities, against espionage, sabotage, and other subversive activity.

The decisions, among others, to which I refer are United States against Eugene Frank Robel, decided December 11, 1967, in which the Supreme Court voided section 5(a)(1)(D) of the Subversive Activities Control Act of 1950 which made punishable employment of members of Communist-action organizations in defense facilities; Herbert Schneider against Willard Smith, Commandant, United States Coast Guard, decided January 16, 1968 in which the Supreme Court declared that the President's security screening program which he applied to vessels of the United States lacked specific congressional authorization under the provisions of the Magnuson Act (50 U.S.C. 191 (b)); and the February 1968 decision of the Federal District Court at Los Angeles in the case of Dexter C. Shoultz against Secretary of Defense, in which the Secretary was restrained from suspending a secret clearance to classified information, on the ground that the procedures adopted were not authorized by the Congress.

The latter decision particularly cast grave doubts upon significant and vital features of the industrial security program authorized by the President in 1960 under Executive Order 10865, following the 1959 decision of the Supreme Court in *Greene* v. *McElroy*, 360 U.S. 474, which struck down in part provisions of the industrial security clearance review program established for some years prior thereto under regulations of the Secretary of Defense. The Greene case held that in the absence of congressional or Presidential action, the regulations of the Secretary of Defense were without sufficient support in law. The decision, however, made clear that the court did not decide then whether the President had inherent authority to create such a program or whether congressional action was necessary. While the House has addressed itself to this problem in the past, no bill has been enacted into law to resolve this ambiguity.

Obviously these security programs are of the most vital importance to the security of the United States. No one can deny that in this period of protracted conflict, forced upon us by aggressive elements abroad, it would be the utmost folly to relax our precautions. Nevertheless, our most vital installations and efforts are placed in serious jeopardy unless Congress acts promptly to remedy the monstrous consequences threatened as a result of deficiencies revealed in the aforementioned and other related decisions of the courts.

I have, accordingly, today introduced a bill in which I am joined by 24 Members of the majority party. The provisions of this bill will give express congressional sanction to the President to issue necessary regulations and to institute such safeguards as may be necessary to protect sensitive defense facilities and classified information, together with the protection of vessels, ports, and waterfront facilities. This bill is, I believe, prepared with the most scrupulous attention to decisions of the courts and within the limits of the powers, and in response to the duties, imposed on us by the Constitution of the United States. In light of the urgency of the situation, I assure the House that the committee of which I am chairman will promptly conduct hearings on this and related bills referred to us, with a view toward expediting action by the Congress.

UNSEEN FINGERS

(Mr. ASHBROOK asked and was given permission to extend his remarks at this point in the RECORD and to include extraneous matter.)

Mr. ASHBROOK. Mr. Speaker, recently I received a sales letter advancing the merits of a piece of office equipment and suggesting a possible explanation for the outcome of a 20-year-old Texas election now famous in political history. The possibility was offered that the unseen fingers of a bank of automatic typewriters composing thousands of campaign letters might have been the difference at the ballot box. The lead paragraph from the above-cited letter reads as follows:

AMERICAN AUTOMATIC TYPEWRITER CO.,
Chicago, Ill., February 15, 1968.

HON. JOHN M. ASHBROOK,
House of Representatives,
House Office Building, Washington, D.C.

DEAR CONGRESSMAN: Twenty years ago this month a congressman from South Texas, named Lyndon B. Johnson, called me on the phone and ordered eight Auto-typists for an office he was opening in Austin for his campaign for the Democratic nomination for United States Senator. We got him off the eight Auto-typists and he sent out thousands of personal letters. For your information, he won the primary by 82 votes out of 2,000,000. If he had only bought seven Auto-typists, he might have lost.